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definition mobile homes. The reason is Nebraska mortgage bankers do very little business in mobile homes. In fact mobile home business is done on the Installment Sales Act. They are licenseholders, they are controlled by our department, and that's the better way to handle the mobile home situation. Agents of a Nebraska mortgage banker...I'm sorry, a Nebraska mortgage bank registrant, that would be a Nebraska mortgage banker, or a banker from another state, if you're an agent, you're excluded from the act because it's the company who's regulated. This tightens the definition of what is an agent, and therefore, if you don't meet that definition, you need to get a registration and be under this act. There are some missed references to the Public Deposit Funds Act, change that we did a couple of years ago, so we add those in this bill as well. Those are the major provisions of the act. It isn't the most glamorous piece of work. On the other hand, there are some basic themes, and that's to simplify the paperwork of the department, to simplify the work of the licensees, particularly where we're getting at this from another angle where we have adequate assurances in a different direction; secondly, keeping state chartered institutions as attractive as possible rather than creating incentives to become federally chartered institutions; and, lastly, some consumer protections in some limited areas for consumers so that what they are told is what actually happens, or that their contracts conform with the oral or written assurances that they're otherwise given. I've explained the committee amendments, that's the keeping of the \$15 fee, I've explain the bill. I'll answer any questions you may have. I'd ask for the adoption of the committee amendment, the retention of the \$15 fee, Mr. Speaker.

SPEAKER KRISTENSEN: Before we move to debate on the committee amendments, Senator Beutler announces that he has the following guest today, it's our doctor of the day, Dr. Chris Tomhave, of Lincoln. He's under the north balcony. Doctor, would you please stand and be recognized by the Legislature. Thank you for being with us. Debate on the committee amendments. Senator Landis, your light is next.

SENATOR LANDIS: I'll waive that for, if that's the last light, for the committee amendments.